

In re:  
Barbara Robinson  
Debtor

Case No. 14-17949-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 1 of 1  
Total Noticed: 13

Date Rcvd: Aug 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2018.

db +Barbara Robinson, 1818 South 31st Street, Philadelphia, PA 19145-1604  
13398839 +John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123  
13427975 +MIDFIRST BANK, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
13411293 +Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1095

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: megan.harper@phila.gov Aug 11 2018 02:23:26 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2018 02:22:29  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 11 2018 02:23:04 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
13479096 E-mail/Text: megan.harper@phila.gov Aug 11 2018 02:23:26 City of Philadelphia,  
Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,  
Philadelphia, PA 19102-1595

13448534 +EDI: JEFFERSONCAP.COM Aug 11 2018 06:08:00 Cascade Capital, Llc,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
13398837 +E-mail/Text: bankruptcycollections@citadelbanking.com Aug 11 2018 02:23:42 Citadel Fcu,  
520 Eagle View Blv, Exton, PA 19341-1119

13448533 EDI: JEFFERSONCAP.COM Aug 11 2018 06:08:00 Jefferson Capital Systems LLC, Po Box 7999,  
Saint Cloud Mn 56302-

13443637 +E-mail/Text: bankruptcycgroup@peco-energy.com Aug 11 2018 02:21:57 PECO Energy Company,  
Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380  
13428013 E-mail/PDF: RACBANKRUPTCY@BANDT.COM Aug 11 2018 02:20:29 Regional Acceptance Corporation,  
PO Box 1847, Wilson, NC 27894-1847

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2018 at the address(es) listed below:

JASON BRETT SCHWARTZ on behalf of Creditor Philadelphia Federal Credit Union  
jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com  
JOHN L. MCCLAIN on behalf of Debtor Barbara Robinson aamcclain@aol.com, edpabankcourt@aol.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
MATTEO SAMUEL WEINER on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com  
THOMAS I. PULEO on behalf of Creditor MIDFIRST BANK tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 7

**Information to identify the case:**

Debtor 1 **Barbara Robinson**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **14-17949-elf**

Social Security number or ITIN **xxx-xx-0181**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Barbara Robinson

8/9/18

**By the court:**

**Eric L. Frank**  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**